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- EAST PALO ALTO, CA 94303.
- 4. Defendant is not an infant or incompetent person and not in the military service of the United States within the meaning of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended, or otherwise entitled to the benefits of said Act.
- 5. Subsequent to the date of the Certificate of Indebtedness, a copy of which is attached hereto and made a part hereof as Exhibit A, \$0.00 in payments have been made to the account; there is now due and owing to the plaintiff from the defendant the sum of

\$2,580.79 principal, plus \$3,537.14 additional interest, \$0.00 administrative costs, \$55.00 court costs, and \$860.17 as attorney fees.

WHEREFORE, declarant requests that judgment be entered on behalf of the plaintiff and against the defendant in the sum of \$7,033.10 plus post judgment interest at the legal rate per annum, pursuant to the provisions of 28 USC Sec. 1961(a), which will be compounded annually pursuant to the provisions of 28 USC Sec. 1961(b).

I declare under penalty of perjury that the foregoing is true and accurate to the best of my knowledge, information and belief.

Dated: August 7, 2008

MICHAEL COSENTINO Attorney for the Plaintiff

U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS

Name:

KIMBERLY E. BRASS

AKA:

KIMBERLY BRASS

Address:

1278 GARDEN ST. PALO ALTO, CA 94303

SSN:

6906

Total debt due United States as of 01/26/98: \$3,945.01

I certify that U.S. Department of Education records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$2,580.79 from 01/26/98 at the annual rate of 8%. Interest accrues on the principal amount of this debt at the rate of \$.57 per day.

The claim arose in connection with a Government insured or guaranteed loan made by a private lender and assigned to the United States.

On 06/02/86 the debtor executed promissory note(s) to secure loan(s) from EDUCATIONAL FUNDING SERVICES, INC., NEWPORT BEACH, CA under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et.seq (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note(s) and on 07/01/88 the debtor defaulted on the obligation.

Pursuant to 34 C.F.R. 682.202 and/or terms of the promissory note(s) the holder(s) capitalized interest accrued to the original lender in the amount of \$116.06 thereby increasing the principal balance due to \$2,580.79.

After application of the last voluntary payment of \$0.00 which was received on N/A the debtor now owes the following:

> \$2,580.79 Principal: Interest: \$1,364.22 Administrative/Collection Costs: 0.00 0.00 Penalties:

CERTIFICATION: Pursuant to 28 U.S.C. S 1746(2), I certify under penalty of perjury that the

foregoing is trué and correct.

Loan Analyst

Litigation Branch